Optimum Body Care - Coverage

Standard • Executive

Underwritten by Guardrisk Insurance Company Limited. Administered by Motorite Administrators (Pty) Limited.

This key information document summarises the main coverage, terms and conditions of your policy. Read your full policy document for complete information and contact us if you need clarification.

What is covered

- ✓ Minor chips no larger than 1.5 mm in diameter.
- ✓ Minor dents no larger than 15 cm in diameter.
- ✓ Minor scratches no longer than 15 cm.
- ✓ Minor damage to wheel rims and mag wheels.
- ✓ Tar removal.
- ✓ Chips on the windscreen.
- ✓ Hail damage, limited to one claim in any 12 month period.
- ✓ Mouldings and beadings.

What is not covered

- ✗ Pre-existing damage.
- ✗ Damage to tyres or stickers.
- ✗ Damage from rallying, racing, speed testing or any other competitive motor sport.
- ✗ More than one claim for wheel rim or mag wheel damage in any 12 month period.
- ✗ Consequential reduction in vehicle value.
- ✗ Repairs carried out without the insurer's authorisation.
- ✗ Damage caused during riots, unrest, etc.

Standard benefit

R4,500 per incident

Maximum repair benefit, including VAT.

Executive benefit

R5,500 per incident

Maximum repair benefit, including VAT.

Claim conditions for both options

You are not restricted to any number of claims, but an accumulation of 3 claims within a 6 month period is allowed only if each claim is reported within 30 days of the respective incident. You may not accumulate damage and must claim per incident.

Claims and policy information

Making a claim

1. Check that the required repair falls within the guidelines in your policy documentation.

2. Obtain and produce two quotations from a Retail Motor Industry, South African Motor Body Repairers Association or Collision Association repairer.

3. Call the administrator on 087 312 1076. Have your vehicle registration and policy number ready.

4. Your claim will be registered.

5. You will receive a claims reference number.

6. The administrator's claims centre completes the relevant finalisation process.

Claim requirements

- You must prove that the damage is covered by the policy.
- Comply with the administrator's reasonable requests and follow the claims procedure.
- Notify the administrator within 30 days of the incident.
- Do not accumulate damage. Claim per incident.
- Check all repair work before collecting the vehicle. If it is unsatisfactory, do not accept the vehicle and inform the administrator immediately.

Your obligations

- Do not sign blank or partially completed forms.
- Take all reasonable steps to keep your vehicle efficient and roadworthy.
- Do not use your vehicle for business or commercial purposes.
- Pay your premium before obtaining cover.
- Never misrepresent or fail to disclose a material fact or particular.

Your rights

- Cancel by giving 30 days' notice, subject to certain penalties.
- Cancel within 14 days of receiving the policy for a full refund, subject to deduction of the cost of risk for the period on cover.
- Complain about any aspect of the service you receive. Contact details follow.

Your premium

Your premium appears on your transaction schedule. It includes commission paid to the dealership that advised you and a fee paid to the administrator for claims handling and other administration.

Cover start and end

Your cover start and end dates are shown on your transaction documentation.

Contacts and complaints

Your insurer

GUARDRISK INSURANCE COMPANY LIMITED

The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196.

PO Box 786015, Sandton, 2146.

Main office: 011 669 1000
info@guardrisk.co.za

Compliance officer: 011 669 1104
compliance@guardrisk.co.za

Your administrator

MOTORITE ADMINISTRATORS (PTY) LIMITED

PO Box 1034, Gallo Manor, 2052.

Main office and claims: 087 312 1076

Motorite provides support services, including claims handling. If you consider its service unfair, tell the insurer what happened and how you would like it resolved.

Making a complaint

All complaints are welcome, including those you consider minor. The insurer aims to respond positively, correct mistakes and prevent similar complaints.

First contact Motorite about claims handling or service quality:

087 312 1079
cssupport@motorite.co.za

Visit: 110 Oxford Road, Houghton Estate, Johannesburg, 2198.

If you are unhappy with the response, contact Guardrisk:

0860 333 361
complaints@guardrisk.co.za

Further escalation

Insurance contract complaints: National Financial Ombud Scheme
0860 800 900
info@nfosa.co.za
www.nfosa.co.za

Advice complaints: FAIS Ombud
012 762 5000
Sharecall: 086 066 3274
info@faisombud.co.za
www.faisombud.co.za

Unfair treatment: Financial Sector Conduct Authority (FSCA)
012 428 8000
Fax: 012 346 6941
info@fsca.co.za
www.fsca.co.za